

photo by Rebecca Haney

Over the next 60 years, erosion is expected to claim one out of four houses within 500 feet of the U.S. shoreline. What other figures should you know about? Well...

- ◆ Roughly 1,500 structures and the land on which they are built will be lost to erosion each year, costing coastal property owners \$530 million per year. In beach areas, the risk posed by erosion is equivalent to the risk from flooding.
- ◆ At current enrollment levels, the National Flood Insurance Program, which makes federally-backed flood insurance available in communities that agree to adopt and enforce floodplain management ordinances, will pay \$80 million per year for erosion-related damage.

These are some of the staggering conclusions from Evaluation of Erosion Hazards, a report completed by The H. John Heinz III Center in April 2000 for the Federal Emergency Management Agency. The report is a wake-up call to coastal property owners at risk, state and local

governments involved in land-use planning, and federal decision-makers dealing with National Flood Insurance policy and the need for reform. The conclusions of the Heinz report?

- ◆ Congress should instruct the Federal Emergency Management Agency to develop erosion hazard maps that display the location and extent of coastal areas subject to erosion. The maps should be made widely available in both print and electronic formats.
- ◆ Congress should require the Federal Emergency Management Agency to include the cost of expected erosion losses when setting flood insurance rates along the coast.

For the complete report, check out the Heinz Center Web site at www.heinzcenter.org/programs/SOCW/erosion.htm.